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APPLICATION NO. .	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/995,278	11/26/2001	Bassam A. Saliba	MSI-217USC1	3819
22801	7590	11/28/2006	EXAMINER	
LEE & HAYES PLLC 421 W RIVERSIDE AVENUE SUITE 500 SPOKANE, WA 99201			RETTA, YEHDEGA	
			ART UNIT	PAPER NUMBER
			3622	
DATE MAILED: 11/28/2006				

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/995,278

Applicant(s)

SALIBA ET AL.

Examiner

Yehdega Retta

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 12 September 2006.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-46 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-46 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>8/22/06, 12/27/05</u> . | 6) <input type="checkbox"/> Other: _____ |

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DETAILED ACTION

This office action in response to amendment filed September 12, 2006. Claims 1-46 are still pending.

Claim Rejections - 35 USC § 102

(e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.

The changes made to 35 U.S.C. 102(e) by the American Inventors Protection Act of 1999 (AIPA) and the Intellectual Property and High Technology Technical Amendments Act of 2002 do not apply when the reference is a U.S. patent resulting directly or indirectly from an international application filed before November 29, 2000. Therefore, the prior art date of the reference is determined under 35 U.S.C. 102(e) prior to the amendment by the AIPA (pre-AIPA 35 U.S.C. 102(e)).

Claims 1-46, are rejected under 35 U.S.C. 102(e) as being clearly anticipated by Ganesan et al. (US 6,055,567).

Regarding claim 1, Ganesan teaches a page on a network site sponsored by a hosting entity (banking entity) (see fig. 8-16); an option to view user-specific data, wherein the user specific data is located at a network site owned by a third party that is independent from the hosting entity (biller) (see fig. 6, 7 and 10); registering users with the hosting entity (see fig. 11); linking to the third party network's site and enabling access to the site (see fig. 13); presenting user a new page at the third party's site (see fig. 19) (see also col. 2 line 45 to col. 3 line 13, col. 16 line 9 to col. 18 line 20).

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Regarding claims 2 and 4, Ganesan teaches wherein the linking comprises addressing a universal resource locator for the third party's site; providing a return URL for returning to the hosting entity's site (see fig. 17-19, col. 2 line 45 to col. 3 line 13, col. 8 line 38 to col. 9 line 32).

Regarding claim 3, Ganesan teaches secure data connection between the hosting entity and the third party, encrypting the user identification data using the public key of the third party or employing encrypting/decryption process (inherent feature of the Open Financial Exchange).

Regarding claims 5-7, 14-16, Ganesan teach the page on the network site sponsored by the hosting entity identifies the hosting entity; the linking to the third party's network site does not expose this transfer to the particular user; and the presenting, to the particular user, the new page at the third party's network site also identifies the hosting entity without identifying a network address of the third party's network site (see fig. 17-20).

Regarding claims 8-11, Ganesan teaches page formatting information that is used by the third party site to present new page, the page formatting information enabling an appearance of the new page that resembles the page presented by the hosting site, uploading a navigation information from the third party, addressing a URL associated with the third party site and sending a token identifying the particular user to locate the user-specific data, option to activate an additional function (see fig 17-19, col. 2 line 45 to col. 3 line 13, col. 16 lines 8-65).

Claim 12 is rejected as stated above in claim 1.

Regarding claim 13, Ganesan teaches presenting a page on a site sponsored by hosting entity (banking entity) to a particular user; user required to logon (see fig. 16); offering an option to view user-specific data located at a network site owned by a third party (biller); linking to the third party's site; enabling access to the third party's site without logging on with the third party

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site; presenting a new page at the third party's site (see fig. 17-19, col. 2 line 45 to col. 3 line 13, col. 7 line 64 to col. 8 line 10, col. 8 line 65 to col. 9 line 13 and col. 16 lines 9-23).

Claims 17-20 are rejected as stated above in claim 8-11,

Claim 21 is rejected as stated above in claim 13.

Regarding claims 22 and 23, Ganesan teaches user to register with a hosting entity; offering a page on a network site sponsored by a hosting entity (banking entity) (see fig. 10-15); an option to view user-specific data, wherein the user specific data is located at a network site owned by a third party (billing entity) that is independent from the hosting entity (see fig. 10-15 col. 16 lines 9-65); registering users with the hosting entity (see fig. 16, col. 16 lines 16-22); linking to the third party network's site and enabling access to the site; presenting user a new page at the third party's site; with out identifying the network address associated with the third party's network site (see fig. 17-20) (see also col. 2 line 45 to col. 3 line 13, col. 7 line 64 to col. 8 line 10, col. 16 line 9 to col. 18 line 20).

Claim 24 is rejected as stated above in claim 11.

Regarding claims 25-27, Ganesan teaches prompting users to log on (see fig. 16); offering an option to view user-specific data located at a network site owned by a third party (biller) (see fig. 17-20); linking to the third party's site; enabling access to the third party's site without logging on the with the third party site; presenting a new page at the third party's site; with out identifying the network address associated with the third party's network site; user being identified at the third party (see fig. 17-20, col. 2 line 45 to col. 3 line 13, col. 7 line 64 to col. 8 line 10, col. 16 line 9 to col. 18 line 20).

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Regarding claims 28-30, Ganesan teaches secure data connection between the hosting entity and the third party, encrypting the user identification data using the public key of the third party or employing encrypting/decryption process (inherent feature of the Open Financial Exchange).

Regarding claim 31, Ganesan teaches offering on the new page at the third party's network site an option to activate an additional function selected from the group consisting of an embedded hyperlink, an executable code segment, and a pop-up dialog box; and activating the additional function upon the activation of the option to activate the additional function (see col. 9 lines 14-32).

Claim 32 is rejected as stated above in claim 25.

Regarding claim 33, Ganesan teaches a network server sponsored by hosting entity (banking entity) present a page for offering an option to view user-specific data located at a network site owned by a third party (biller) (see fig. 17-20); linking to the third party's site (see also col. 2 line 45 to col. 3 line 13, col. 7 line 64 to col. 8 line 10, col. 16 line 9 to col. 18 line 20); a server located at the third party to store the user-specific data (see col. 9 lines 14-24); and whereupon activation of the option on the hosting entity's page by a particular user of the hosting entity, the network server being configured to link to the third party's server by establishing a secure data connection between the hosting entity and the third party (OFX) (see col. 11 lines 18-61, col. 13 lines 15-24).

Regarding claim 34, Ganesan teaches the link to the third party's server does not expose this transfer to the particular user (see fig. 17-20).

Regarding claim 35, Ganesan wherein the third party's server is a network server that supports pages, the third party's server being configured to present, to the particular user, a new page that incorporates the user-specific data (see fig. 19); the new page identifying the hosting entity and veiling the third party's identity to lead the particular user to believe that the user-specific data is provided by the hosting entity rather than the third party (see fig. 17-20 see col. 2 line 45 to col. 3 line 13, col. 7 line 64 to col. 8 line 10, col. 16 line 9 to col. 18 line 20).

Regarding claim 36, Ganesan teaches providing navigation data the may be used by the particular user (see fig. 17-20).

Regarding claim 37, Ganesan teaches a URL for the third party's network site (see fig. 17-19, col. 2 line 45 to col. 3 line 13, col. 8 line 38 to col. 9 line 32).

Regarding claim 38, Ganesan teaches the third party site sending a token identifying the particular user to locate the user-specific data, option to activate an additional function (see col. 9 lines 14-32, col. 11 lines 7-18).

Regarding claims 39, 43-46, Ganesan teaches codes for rendering a page sponsored by a hosting entity for offering an option to view user-specific data located at a third party; token comprising at least the identity of the user, a data, an expiration data and identity of the hosting, transferring control to the third party server and to pass an identity of the particular user to third party server to enable to present the data (see also col. 2 line 45 to col. 3 line 13, col. 7 line 64 to col. 8 line 10, col. 16 line 9 to col. 18 line 20); encrypting the token and passing the encrypted token to the third party server (inherent feature of the OFX).

Regarding claim 40, Ganesan teaches a network server and activating a URL of the network server to transfer control to the server site see fig. 17-19, col. 2 line 45 to col. 3 line 13, col. 8 line 38 to col. 9 line 32).

Regarding claims 41 and 42, Ganesan teaches presenting an option to activate an additional function, without exposing the transfer to the user (see fig. 17-20 and col. 16 line 8 to col. 18 line 22).

Response to Arguments

Applicant's arguments filed 9/12/06, with respect to the rejection(s) of claim(s) 1-46 under "102" and "103" have been fully considered and are persuasive. Therefore, the rejection has been withdrawn. However, upon further consideration, a new ground(s) of rejection is made in view of Ganesan.

Conclusion


Any inquiry concerning this communication or earlier communications from the examiner should be directed to Yehdega Retta whose telephone number is (571) 272-6723. The examiner can normally be reached on 8-4:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Eric Stamber can be reached on (571) 272-6724. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

YR


RETTA YEHDEGA
PRIMARY EXAMINER